Examiner Colbert/TC 3624

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MESSAGE

FROM

In re Application Of: Acharya et. al.

Application No.:

09/506,434

Examiner: Colbert

Art Unit: 3624

Filed: Title:

February 18, 2000

Docket No.: 47004.000059

System and Method for Electronic Deposit of Third Party Checks by Non-Commercial Banking Customers From

Remote Locations

In accordance with 37 CFR 1.8, I hereby certify that the attached correspondence entitled:

1. Amendment after Final Rejection Responsive to Office Action dated September 22, 2006

is being facsimile transmitted to the United States Patent and Trademark Office on November 27, 2006.

Signature:

Typed or Printed Name of Person-Signing Certificate: Nancy J. Flint

Registration No., if applicable: 46,704

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number

09/506,434

Confirmation No.:

8248

Applicant

Ravi Acharya et. al.

Filed

February 18, 2000

Title

System and Method for Electronic Deposit of Third Party Checks By

Non-Commercial Banking Customers From Remote Locations

TC/Art Unit

3624

Examiner:

Ella Colbert

Docket No.

47004-000059

Customer No.

21967

MAIL STOP AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL REJECTION PURSUANT TO 37 C.F.R. § 1.116(a)

Sir:

Applicants hereby submit this Amendment After Final Rejection Responsive to the Final Rejection mailed on September 22, 2006 ("Final Rejection") and request that the Amendment After Final Rejection be entered and the application reconsidered in light of the remarks made herein.

Amendments to the claims begin on page 2 of this Amendment After Final Rejection. Remarks begin on page 14 of this Amendment After Final Rejection.